

Listing of Claims:

1. (Currently Amended) A process for assisting trust beneficiaries and trustees in deciding whether to convert an irrevocable trust to a proposed total return unitrust ~~comparing income, principle and expenses of an existing trust and a proposed trust, each trust having assets, the process comprising:~~

- a. evaluating and classifying each asset in the existing irrevocable trust, and determining the allocation of assets;
- ~~b. ——— determining the type of the existing trust;~~
- b e. selecting a period for which the comparison is desired;
- ~~c d.~~ determining the tax rates of the income beneficiaries;
- d e. determining or identifying the current trust fees;
- ~~e f.~~ selecting a constant rate of income and appreciation for each asset class;
- f g. selecting among constant rates, real rates and real rates in fabricated order for purposes of comparison;
- ~~——— h. ——— selecting a proposed trust;~~
- g i. selecting each asset value, asset class and allocation of assets in the proposed trust;
- h j. selecting proposed trust fees;
- i k. selecting a payer of the proposed trust's capital gains;
- j l. selecting payout rate of the proposed trust;
- k m. selecting an averaging period for the proposed trust;
- l n. calculating gains or losses of each asset;
- m o. determining the total current year payout as a percent;
- n p. applying the payout % to the prior year-end balance to determine what the current year payout should be;
- o q. selecting a basis for comparison among possible outcomes of steps (g) and (1), holding other factors constant; and
- p r. generating a visual comparison.

2. (Previously Presented) A process of Claim 1 wherein the irate selected in step (g) is arbitrary.

3. (Previously Presented) A process of Claim 1 wherein the rate selected in step (g) is historical.

4. (Previously Presented) A process of Claim 1 wherein the rates selected in step (g) are historical, but structured in an arbitrary pattern.
5. (Cancelled).
6. (Previously Presented) A process of Claim 1 further comprising selecting, on the basis of the visual comparison, between the existing and proposed trusts.
7. (Previously Presented) A process of Claim 6 wherein the proposed trust is selected and the process further comprises converting to the proposed trust.